

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Denise A. Scolieri
fka Denise A. Catlos
Debtor(s)

Bankruptcy Case No.: 16-24303-CMB
Per October 14, 2021 Proceeding
Chapter: 13
Docket No.: 115 – 87, 96
Concil. Conf.: at

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated May 4, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on at , in .*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: Fee application needed if any fee (including retainer) exceeds \$4,000 including any fees paid to prior counsel.

The secured claim(s) of the following creditor(s) shall govern, and then following all allowed post-petition payment change notices filed of record: MEB Loan Trust (Cl. #6-2).

No further payments to secured/priority part of following claims because of: Trustee receipt of notice that claim has been paid. All prior payments ratified and confirmed: Westlake Financial Services (Cl. #4). Debtor's Counsel to confirm.

Community Loan Servicing (Cl. #1) paid at terms of Loan Modification set forth in Motion to Approve (Doc. No. 101).

Balance on hand at the date of this Order is to be used to first pay timely filed unsecured creditors 100%, with balance on hand to be used for general plan funding. To the extent the balance on hand allows case to complete with 100% to unsecureds and Debtor to resume direct payment of Long Term Continuing Debt, Trustee shall implement.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

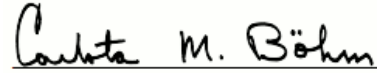
B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: October 15, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

In re:
Denise A. Scolieri
Debtor

Case No. 16-24303-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 15, 2021

User: dric
Form ID: 149

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2021:

Recip ID	Recipient Name and Address
db	+ Denise A. Scolieri, 911 Old Hills Road, McKeesport, PA 15135-2131
cr	+ Ditech Financial LLC, PO Box 0049, Palatine, IL 60055-0001
cr	+ M&T BANK, Stern & Eisenberg, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14694157	BANK OF AMERICA, N.A., P.O. BOX 31785, TAMPA, FL 33631-3785, Last four digits of Acct#: 5128
14383559	BANK OF AMERICA, N.A., c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
14324226	+ Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709-6172
15174228	MEB Loan Trust IV, c/o SELECT PORTFOLIO SERVICING INC, Attn: Remittance Processing, PO Box 65450, SALT LAKE CITY, UT 84165-0450
14324228	Midland Funding, 2365 Northside Drive, Suite 30, Carlsbad, CA 92018

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14346808	Email/Text: ally@ebn.phinsolutions.com	Oct 15 2021 23:14:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
14324224	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 15 2021 23:15:00	Comenity Bank/Premier Design, 4590 East Broad Street, Columbus, OH 43213-1301
15363958	+ Email/Text: BKMailBayview@bayviewloanservicing.com	Oct 15 2021 23:14:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
14324225	+ Email/PDF: creditonebknofications@resurgent.com	Oct 15 2021 23:23:47	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
14348423	Email/PDF: resurgentbknofications@resurgent.com	Oct 15 2021 23:23:52	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14324227	+ Email/Text: camanagement@mtb.com	Oct 15 2021 23:15:00	M & T Credit Corporation, P.O. Box 4649, Buffalo, NY 14240-4649
14335316	Email/Text: camanagement@mtb.com	Oct 15 2021 23:15:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
14383111	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 15 2021 23:15:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14370640	+ Email/PDF: rmscedi@recoverycorp.com	Oct 15 2021 23:23:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14379334	+ Email/Text: bankruptcynotice@westlakefinancial.com	Oct 15 2021 23:15:00	WESTLAKE FINANCIAL SERVICES, 4751 WILSHIRE BLVD, SUITE 100, LOS ANGELES CA 90010-3847
14324229	Email/Text: bankruptcynotice@westlakefinancial.com	Oct 15 2021 23:15:00	West Lake Financial, P.O. Box 54807, Los Angeles, CA 90054-0807

TOTAL: 11

District/off: 0315-2

User: dric

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Date Rcvd: Oct 15, 2021

Form ID: 149

Total Noticed: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Community Loan Servicing, LLC
cr		MEB Loan Trust IV c/o Select Portfolio Servicing,
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor MEB Loan Trust IV c/o Select Portfolio Servicing Inc. bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor M&T BANK cmcmonagle@sterneisenberg.com bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Community Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Joseph A. Dessoye	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Shawn N. Wright	on behalf of Debtor Denise A. Scolieri shawn@shawnwrightlaw.com wrightshawna@hotmail.com;wrightshawna49@gmail.com;wrightshawnecf@gmail.com;molly@shawnwrightlaw.com
Steven P Kelly	on behalf of Creditor M&T BANK skelly@sterneisenberg.com bkecf@sterneisenberg.com
Thomas Song	on behalf of Creditor BANK OF AMERICA N.A. pawb@fedphe.com
William E. Miller	on behalf of Creditor M&T BANK wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 10